

**SNAPSHOT of HOME Program Performance--As of 03/31/11**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping\*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):**		
					Group	B	Overall
				PJs in State:	19		
<b>Program Progress:</b>							
% of Funds Committed	100.00 %	100.00 %	1	97.21 %	100	100	
% of Funds Disbursed	96.88 %	95.07 %	7	90.53 %	83	81	
Leveraging Ratio for Rental Activities	1.3	8.6	18	4.97	14	18	
% of Completed Rental Disbursements to All Rental Commitments***	98.25 %	91.75 %	8	85.01 %	55	51	
% of Completed CHDO Disbursements to All CHDO Reservations***	90.02 %	75.79 %	4	73.71 %	81	80	
<b>Low-Income Benefit:</b>							
% of 0-50% AMI Renters to All Renters	89.49 %	82.24 %	7	81.48 %	71	68	
% of 0-30% AMI Renters to All Renters***	64.86 %	51.61 %	6	45.54 %	84	0	
<b>Lease-Up:</b>							
% of Occupied Rental Units to All Completed Rental Units***	98.20 %	97.85 %	13	96.14 %	41	40	
<b>Overall Ranking:</b>			In State:	10 / 19	Nationally:	71	
<b>HOME Cost Per Unit and Number of Completed Units:</b>							
Rental Unit	\$29,938	\$28,449		\$28,248	333 Units	24.80 %	
Homebuyer Unit	\$9,401	\$16,955		\$15,487	863 Units	64.30 %	
Homeowner-Rehab Unit	\$22,503	\$15,443		\$0	105 Units	7.80 %	
TBRA Unit	\$2,551	\$3,995		\$3,211	41 Units	3.10 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (216 PJs)

C = PJ's Annual Allocation is less than \$1 million (287 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lowell MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$53,956	\$90,554	\$26,133
<b>State:*</b>	\$158,060	\$106,564	\$23,065
<b>National:**</b>	\$101,183	\$78,322	\$24,013

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.3 %  
**National Avg:** 1.2 %

**R.S. Means Cost Index:** 1.12

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>					<b>HOUSEHOLD TYPE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">55.7</span>	<span style="border: 1px solid black; padding: 2px;">50.1</span>	<span style="border: 1px solid black; padding: 2px;">55.8</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>	Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">35.2</span>	<span style="border: 1px solid black; padding: 2px;">26.2</span>	<span style="border: 1px solid black; padding: 2px;">18.3</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">6.7</span>	<span style="border: 1px solid black; padding: 2px;">9.3</span>	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Elderly:	<span style="border: 1px solid black; padding: 2px;">22.0</span>	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">19.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">5.9</span>	<span style="border: 1px solid black; padding: 2px;">7.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">32.1</span>	<span style="border: 1px solid black; padding: 2px;">24.9</span>	<span style="border: 1px solid black; padding: 2px;">18.3</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">2.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">7.3</span>	<span style="border: 1px solid black; padding: 2px;">41.7</span>	<span style="border: 1px solid black; padding: 2px;">40.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Other:	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">3.5</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">2.1</span>	<span style="border: 1px solid black; padding: 2px;">7.8</span>	<span style="border: 1px solid black; padding: 2px;">4.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
<b>ETHNICITY:</b>									
Hispanic	<span style="border: 1px solid black; padding: 2px;">30.9</span>	<span style="border: 1px solid black; padding: 2px;">23.8</span>	<span style="border: 1px solid black; padding: 2px;">15.4</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>					
<b>HOUSEHOLD SIZE:</b>					<b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>				
1 Person:	<span style="border: 1px solid black; padding: 2px;">46.8</span>	<span style="border: 1px solid black; padding: 2px;">21.7</span>	<span style="border: 1px solid black; padding: 2px;">14.4</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>	Section 8:	<span style="border: 1px solid black; padding: 2px;">29.1</span>	<span style="border: 1px solid black; padding: 2px;">3.1</span> <sup>#</sup>		
2 Persons:	<span style="border: 1px solid black; padding: 2px;">20.8</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">19.2</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>	HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">3.7</span>			
3 Persons:	<span style="border: 1px solid black; padding: 2px;">16.2</span>	<span style="border: 1px solid black; padding: 2px;">22.7</span>	<span style="border: 1px solid black; padding: 2px;">24.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Other:	<span style="border: 1px solid black; padding: 2px;">40.7</span>			
4 Persons:	<span style="border: 1px solid black; padding: 2px;">6.7</span>	<span style="border: 1px solid black; padding: 2px;">19.2</span>	<span style="border: 1px solid black; padding: 2px;">20.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	No Assistance:	<span style="border: 1px solid black; padding: 2px;">26.6</span>			
5 Persons:	<span style="border: 1px solid black; padding: 2px;">5.8</span>	<span style="border: 1px solid black; padding: 2px;">13.6</span>	<span style="border: 1px solid black; padding: 2px;">12.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
6 Persons:	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">5.0</span>	<span style="border: 1px solid black; padding: 2px;">5.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">2.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
					<b># of Section 504 Compliant Units / Completed Units Since 2001</b>			<span style="border: 1px solid black; padding: 2px;">71</span>	

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lowell State: MA Group Rank: 71  
 (Percentile)  
 State Rank: 10 / 19 PJs Overall Rank: 0  
 (Percentile)  
 Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 79.77%	<b>98.25</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 57.73%	<b>90.02</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>89.49</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.23%	<b>98.2</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.200	<b>0.51</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

Page 3

